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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/773,555	02/02/2001	Sonal Sheth Ambani	BEU/AMBANI	8052
7590 12/05/2005			EXAMINER	
BACON & THOMAS, PLLC 4th Floor 625 Slaters Lane Alexandria, VA 22314-1176			KYLE, CHARLES R	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 12/05/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/773,555	<b>Applicant(s)</b> AMBANI, SONAL SHETH	
	<b>Examiner</b> Charles Kyle	<b>Art Unit</b> 3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 02 February 2001.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) 21 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>02/02/2001</u> . | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

**Claims 1-7** recite the limitations "the data storage arrangement" and "said data storage arrangement". There is insufficient antecedent basis for this limitation in the claim.

**Claims 1-20** rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. These Claims recite the phrase "age-appropriate", which is vague and indefinite. One of ordinary skill in the related art would not know how to determine whether particular information would be "age appropriate".

### ***Claim Rejections - 35 USC § 101***

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

**Claims 17-20** are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. The claims recite non-functional descriptive language relating to an account statement produced by particular steps, but do not recite functional interrelationship among claim elements, and so are not a process machine, manufacture or composition of matter.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claims 1-2, 8-9 and 16-18** are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,963,925 *Kolling* in view of US 2001/0039657 *Fopeano*.

As to **Claim 1**, *Kolling* discloses the invention substantially as claimed, including in a system for providing financial services, comprising a server (Fig. 3, ele. 214), computing device arranged to generate documents for display over an open network (Col. 4, lines 16-29), communications links to financial service providers (Fig. 3, eles. 232, 236), and a data storage device (Fig. 3, ele. 300), the data storage arrangement including storage areas in which are stored personal information including account information (Fig. 3, ele. 300), an account statement template (Fig. 3, ele. 216), and multimedia files (Col. 17, lines 39-55), the server being arranged such that upon log-in by a user (Fig. 11, ele. 866), the computing device:

retrieves said personal information from said data storage arrangement (Col. 11, line 43 to Col. 12, line 3; Col. 16, lines 47-64),

retrieves said integrated financial services account statement template from said data storage arrangement (Col. 16, line 45 to Col. 19, line 65),

retrieves current account information from least one said financial service providers based on said account information (Col. 11, line 43 to Col. 12, line 3; Col. 16, lines 47-64),

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assembles a financial services account statement by inserting at least some of said personal information into said template (Col. 17, lines 39-67, Fig. 9B; Col. 27, line 56 to Col. 30, line 34),

wherein said integrated financial services account statement includes images which cause one of said multimedia files to be retrieved from said data storage arrangement (Col. 16, lines 15-35).

As shown above, *Kolling* clearly discloses preparation of statements appropriate for a particular user; the statements are customized. *Kolling* also discloses the use of selection of an image to download files. *Kolling* does not specifically disclose that aspect of the claimed invention wherein the information produced is age appropriate and provides downloads of multimedia files upon user selection. *Fopeano* discloses these limitations at Summary of the Invention and para. 36-42, at least. Note particularly that para. 42 discloses data content “such as text, graphics or multimedia data”, analogous to the statements of *Kolling*. It would have been obvious to one of ordinary skill in that art at the time of the invention to modify *Kolling* to include the data formatting based on age of *Fopeano* because this would provide financial information to young users in formats according to their preferences and capacities. For example, a young child unfamiliar with numbers could not understand the concept of an account balance; a visual representation of increasing balance as a filling wading pool would be understandable. The Examiner has authority to make this assertion as a parent who has watched *Sesame Street* ad nauseum.

**As to Claim 2**, *Kolling* discloses promotional material at Fig. 10, eles. 849 and 851.

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**With respect to Claims 8-9**, see the discussion of Claims 1 and 2 respectively.

**With respect to Claim 16**, see the discussion of Claims 8 and 7.

**Concerning Claim 17**, see the discussion of Claim 1.

**Concerning Claim 18**, see the discussion of Claims 17 and 2; *Kolling* further discloses the display of company logos at Figs. 10 and 11.

**Claims 3-7, 10-15 and 17**, are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,963,925 *Kolling* in view of US 2001/0039657 *Fopeano* and further in view of US 6,609,106 *Robertson*.

**Concerning Claim 3**, *Kolling* discloses the invention substantially as claimed. See the discussion of Claim 1. *Kolling* does not specifically disclose images associated with an offered product or selection resulting in download of a multimedia file of product-related information. *Robertson* discloses these limitations at Fig. 38, and Fig 33 and Col. 23, lines 19-26 respectively. It would have been obvious to one of ordinary skill in that art at the time of the invention to modify *Kolling* to include the selection of product information of *Robertson* because this would present users informative and entertaining product information.

**As to Claims 4 and 5**, *Robertson* further discloses:

upon sign-in of the user as a gift giver (Fig. 15), querying the giver as to the identity of the recipient (Fig. 38, related text), displaying a product selection page (Figs 36, 38, related text), contacting a product provider upon selection and purchase of a product by the gift giver (Col. 19, lines 15-34), payment by the gift giver using any of a variety of payment options (Fig. 36, related text). It would have been obvious to one of ordinary skill in that art at the time of the invention

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to modify *Kolling* to include the gift selection and purchase features disclosed by *Robertson* because this would allow a giver to provide financial gifts, as disclosed by *Robertson* at Col. 1, lines 21-25. As to the limitation of providing a gift card, this would be obvious to notify the recipient that a gift had been provided by the giver. As to claim 5, it would further be obvious to provide a multimedia link to gift information in the card to allow the recipient to know of the gift.

**Concerning Claim 6**, *Robertson* further discloses a gift registry database at Fig. 1 and related text.

**As to Claim 7**, Official Notice is taken that gift giving to an organization was old and well known at the time of the invention. For example, it was known to provide gifts to organizations such as businesses, schools and churches to provide benefit and develop goodwill. It would have been obvious to one of ordinary skill in that art at the time of the invention to modify *Kolling* to include such organization gift giving because this would broaden the population to which the system was marketed.

**With respect to Claims 10-13**, see the discussion of Claims 8, and 3-6.

**As to Claim 14**, *Robertson* discloses a personal page at Fig. 27 and related text.

**With respect to Claim 15**, *Robertson* further discloses providing data derived from personal information at Col. 21, line 36 to Col. 22, line 57 and Fig. 26.

**Concerning Claim 17**, see the discussion of Claims 8 and 7.

**Claims 19-20** is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,963,925 *Kolling* in view of US 2001/0039657 *Fopeano* and further in view of One Share of Stock Inc - My First Stock webpage.

**As to Claim 19**, *Kolling* discloses the invention substantially as claimed. See the discussion of Claim 17. *Kolling* does not specifically disclose listing by industry sector. One Share of Stock Inc - My First Stock webpage discloses financial statements reporting stock investments held by a recipient. Official Notice is taken that organization of investments by industry sector was old and well known at the time of the invention. For example, sectors such as industrial, chemical and electrical were known. It would have been obvious to one of ordinary skill in that art at the time of the invention to organize by sector to provide accessibal and usable information formats fro investment data.

**Concerning Claim 20**, *Kolling* discloses the invention substantially as claimed. See the discussion of Claim 17. *Kolling* does not specifically disclose financial statements with characters. One Share of Stock Inc - My First Stock webpage discloses this limitation at "Reports". It would have been obvious to one of ordinary skill in that art at the time of the invention to modify the financial service statements of *Kolling* with the character themes of One Share of Stock Inc - My First Stock webpage because this would draw a young persons interest to the statement, as specifically disclosed by One Share of Stock Inc - My First Stock webpage at "Reports".



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***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles Kyle whose telephone number is (571) 272-6746. The examiner can normally be reached on 6:30 to 3:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

crk  
November 29, 2005

**Primary Examiner**  
**Charles Kyle**  
**Art Unit 3624**

A handwritten signature in black ink, appearing to read "Charles Kyle", with a stylized flourish at the end.